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# COUNSELOR CONNECTION

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## Pay attention to deadlines for scholarships, admissions

Now is the time for high school seniors to begin paying close attention to application deadlines for college admissions and financial aid. Here are some tips from KHEAA-Alabama:

- Seniors who have not yet chosen a college should narrow their list by visiting schools and talking with students and parents. They can compare schools at [www.alabamamentor.com](http://www.alabamamentor.com).
- If they haven't already, seniors should talk with teachers about writing recommendations and work on their admissions essay if they need to write one.
- Students should check with the financial aid offices of the schools to which they've applied to determine if any financial aid forms other than FAFSA are required.
- Seniors should familiarize themselves with the FAFSA. Unless they're starting college before July 1, they can't file the FAFSA until after the first of the year. But they should take a look at the information it requires.
- Students should attend any college fairs and financial aid seminars offered in the area — if they're free.



Remind your students to be especially cautious about attending seminars that charge a fee.

### Checklist for College-Bound Seniors

You might want to pass this information to your seniors. It will help them stay on track in their college preparation.

#### December/January

- ☐ Make sure your applications were received on time.
- ☐ Ask your parents to get their tax return information ready so you can submit the FAFSA as soon as possible after January 1.
- ☐ If you went Early Decision and were accepted, withdraw your applications from other schools.

#### February/March

- ☐ Submit midyear grades if the colleges you've applied to require them.
- ☐ Send in any deposits that are required.
- ☐ If you've been accepted by more than one college but haven't heard from your first choice, contact that school about a decision before making any nonrefundable deposits to other schools.
- ☐ If you've decided which school you want to attend, notify that college of your decision. Let any other colleges that have accepted you know about your decision.



## It's nearly FAFSA time

Encourage your students to complete the FAFSA as soon after the first of the year as possible. Students seeking college aid for the 2009–2010 school year should file the FAFSA online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) as soon as possible.

Students will be able to obtain a paper FAFSA by calling the Federal Student Aid Information Center toll free at 800.433.3243. Students may request up to three copies of the paper application and should receive their FAFSAs in three to seven days.

The FAFSA is used to apply for most need-based state, federal and institutional aid programs. Some student aid funds are limited, and those who apply early have the best chance to receive all of the aid for which they may qualify.

Students who file the FAFSA online will get their results 7 to 14 days faster than those who file by mail.

Documents needed to complete the FAFSA include:

- Social Security card and driver's license.
- W-2 forms and federal income tax return.
- Parents' W-2 forms and federal income tax return if you are dependent.
- Records of other untaxed income received such as veteran's benefits.
- Current bank statements and records of stocks, bonds or other investments.
- Business or farm records if applicable.
- Alien registration card if not a U.S. citizen.
- A PIN from [www.pin.ed.gov](http://www.pin.ed.gov) if applying online.

State	Deadline
AK	April 15, 2009 (date received)
AR	Arkansas College Grant - June 1, 2009
AR	Arkansas Grant - Contact your financial aid administrator
AR	Arkansas Opportunity Grant - Contact your financial aid administrator
AZ	March 1, 2010 (date received)
AZ	Initial awards - March 2, 2009
AZ	Additional community college awards - September 2, 2009 (date submitted)
CA	February 15, 2009 (date received)
CA	June 30, 2009 (date received by state)
DE	April 15, 2009 (date received)
FL	May 15, 2009 (date received)
GA	July 1, 2009 (date received)
GA	Opportunity Grant - March 1, 2009 (date received)
GA	Financial aid awards - September 30, 2009
GA	Continuing applicants - August 15, 2009
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## Students AND parents should learn about student loans

One fact of life for most college students is that they will need student loans to help pay for their college education. Many times their parents will also take out loans to help, so both students and parents need to learn more about student loans and how to save money on these loans.

The Federal Family Education Loan Program (FFELP) includes Federal Stafford Loans for students. FFELP loans will have a lender and a guarantor. The lender may charge an origination fee on Stafford Loans, similar to the points on a home mortgage, of up to 1 percent. The guarantor must charge a federal default fee of 1 percent. Those fees are deducted before the loan funds are sent to the student's college. To be smart shoppers, students and parents should find out what fees each lender charges. The lower the fees, the more money the student gets to pay for school.

On PLUS Loans, lenders are required to charge a 3 percent origination fee, while guarantors must charge the 1 percent default fee.

Students and parents should also see what benefits lenders offer when they're repaying Stafford Loans. Many FFELP lenders offer interest rate reductions for automatic withdrawals.



## Smart shopping can cut the cost of going to college

Early planning could help cut the cost of getting a college education.

One of the biggest college expenses is tuition. Students can save on tuition at many colleges by taking more classes each semester. That's because many schools charge a flat rate for full-time students, whether they're taking 12 credit hours or 18 credit hours. If students need 120 hours to graduate and only take 12 hours a semester, it will take them 10 semesters to finish. But if they take 18 hours each semester, they can finish in seven semesters. That's assuming, of course, that all the classes they need are available. With the cost of tuition rising as it has been, getting out three semesters early can save students thousands of dollars.

High school students should check into Advanced Placement, International Baccalaureate and dual-credit courses. They may be able to start college with enough credit hours to knock off a semester of classes.

Books are also expensive. Students can save on textbooks by buying used copies whenever possible. Other ways to cut on book costs is to rent a textbook if the school has a rental program, or to check books out of the library. Some colleges have book exchanges where students sell to each other. The seller gets more than a bookstore would pay, and the buyer pays less than a bookstore would charge.

Students can also save money by keeping low-cost snacks in their room instead of going out for fast food all the time. Buying supplies like pens, pencils and notebooks on sale or in bulk may also help out.

